

OUTLOOK BRIGHT FOR GOOD CROPS

Feeling of Optimism Prevails Among Bankers in Viewing the Future.

GENERAL TRADE SEASONABLE

Markets Are Somewhat in the Waiting Mood, But With a Fair Volume of Trade.

The local banking situation is reported by local financiers as solid, albeit a little slow. But whatever pessimism there may be is somewhat relieved by good reports coming in from all sections of the country of a better yield of the products of the soil than was anticipated some weeks ago. Measured in dollars and cents, it is probable that this year will be equal to any previous year. It is fully equal to the general results of the present situation at large will turn out to be better than earlier prospects indicated. But it must be confessed that business has slowed down somewhat since the condition of the bank what will show, and taken on a waiting attitude. This is not peculiar to Utah alone, but prevails largely all over the commercial world. There is a feeling that everywhere business has been carried on at too rapid a pace so it is time to call a halt along many lines. And yet the situation is full of hope, with no sign of any serious disturbance. The country is sound to the core, but sometimes a resting spell is necessary.

HENRY CLEW'S VIEW.

Henry Clew in his last circular letter says: "The crop sections are progressing satisfactorily, and there is every indication that farmers both west and south will this year raise products quite equal in value to those of last year. In spite of the damage to spring wheat, the importance of which has been vastly overestimated, there is a loss of \$100,000,000, the estimated damage to spring wheat, compared with the total value of farm products, which amounted to \$1,700,000,000 in 1909. The iron trade is quiet and not running up to full capacity, indicating a better degree of activity later on. Improvement is being developed in the cotton goods industry, the necessities of consumers compelling buyers to take hold with more freedom. The copper industry is still a very unsatisfactory condition owing to continued overproduction, but apparently well founded rumors of agreement to curtail between the big producers this week have imparted a decidedly better tone to this important industry. The outlook is brighter than two or three

Story of Success

CRUS H. McCORMICK. Saving, industrious, energetic, and all the time devising, thinking, experimenting, the inventor of the reaping machine lived to become the greatest benefactor of the farmer of America have ever known. The spirit of invention was in his blood. After years of toil and discouragement he carved his name high among the world's successes. He was more than an inventor—he was a business man, and he largely due to the reaping machine that the United States outstrips the world as a grain producer. He spent his boyhood working in his father's Virginia farm, and at all times showed the careful, saving, industrious spirit which always makes for success. "Everybody should have a savings account."

No matter how careful you are in the matter of expenses, money is sure to slip through your fingers unless you have a place for your surplus earnings. Have a saving plan and adhere to it. UTAH SAVING & TRUST CO. 225 MAIN ST. "In the Business Heart."

Scorching Summer Days Will Have No Terror

If you'll keep pure, cool air circulating continually, in your office and in your home, by means of

An Electric Fan

They are made in types and sizes to suit every requirement of the business office, factory or the home—desk, bracket, oscillating, ceiling, exhaust. The first cost is moderate, and the operating expense very small.

UTAH LIGHT & RAILWAY CO.

"Electric for Everything."

If Some Person

Offered you twenty-five cents every time you performed a necessary, meritorious act before a fixed time, you'd be pretty busy, wouldn't you?

This exemplifies the winter fuel situation. By buying your winter supply of "THAT GOOD COAL" before August 15 you'll save twenty-five cents on every ton. It's the Salt Lake standard for quality and the price advanced on August 15. Better think it over and then buy NOW.

Bamberger Coal Co.

161 MAIN STREET. Four Yards—Both Pines. Ask for our booklet describing our profit sharing plan. It will interest you.

WHERE THE CITIES GET THEIR MONEY

Total Municipal Receipts Amount To \$1,228,635.496 For 1908.

PUBLIC SERVICE REVENUES

Census Figures Give Interesting Insight Into Financial Administration of the Big Cities.

Washington, D. C., July 30, 1910.—The total municipal receipts in 1908 by the 158 largest cities in the United States, each having an estimated population of 30,000 or more in 1908, amounted to \$1,228,635,496, according to the census bureau's annual report on the statistics of cities for the year 1908, which is now in press.

Of the 158 largest cities in 1908, 24 were "no-license" or prohibition cities. Of the 151 cities for which complete returns were available for 1905, 1907, 1908, there were 10 "no-license" cities in 1905; 11 in 1907; and 21 in 1908.

The number of places licensed for the sale of intoxicating liquors by the states in 1908 was 13,366 in 1905, 67,131 in 1907, and 63,874 in 1908. The increase was not confined to any section of the country, but is apparent in every group of states except in certain of the Rocky mountain states. The decrease has been noted in Massachusetts and Pittsburgh, Mass., as these cities changed from "no license" to license. The only other cities showing an increase as much as 10 per cent were Yonkers, 27.2 per cent; Wilmington, 25.7 per cent; Newcastle, 16.7 per cent; and Spokane, 14.6 per cent.

LIQUOR LICENSE RECEIPTS INCREASED.

Despite a large decrease in the number of licensed places, the receipts from liquor licenses and taxes by the 151 cities mentioned above increased from \$30,810,883 in 1905 to \$39,234,223 in 1907 and to \$43,950,188 in 1908. The reason is a general increase in the amount of license fees. The largest number of places licensed to sell the drink in proportion to population is shown for the cities of Texas, Wisconsin, and New York; and the smallest number for the cities of Pennsylvania, Massachusetts, and Nebraska. The smallest and largest number of inhabitants to each place selling by the drink in cities of the three groups were as follows:

Three hundred and twenty-five and over—Milwaukee 142, Philadelphia 758, 100,000 to 300,000—Paterson 231, Fall River 1,042; 50,000 to 100,000—Hartford 175, Lincoln 2,038; and 20,000 to 50,000—Galveston 188, and Chelsea 1,834.

To meet municipal payments the 158 cities mentioned collected \$652,334,860 from taxes, licenses, special assessments and other revenues, and borrowed \$500,905,414. The balance of the municipal receipts, amounting to \$135,335,502, was made up of refunds, investments disposed of by city funds, and general transfers. The total municipal receipts, therefore, amounted to \$1,228,635,496, and were made up of the following items: 37.2 per cent from taxes, and other general revenues; 4 per cent from special assessments; 5.4 per cent from services performed by city department; 35.9 per cent from loans; and 14.5 per cent from refunds, general transfers, and miscellaneous.

REVENUES OF THE BIG CITIES.

Taxes and other general revenues, including licenses and permits, fines and forfeits, and subventions, grants, and gifts, were the chief source of revenue, for nearly every city. Receipts from the general property tax formed the chief item of general revenue, and for the cities of Massachusetts, New York, Pennsylvania, Ohio, Iowa, Louisiana, Virginia, and Georgia, comprised more than 75 per cent of the total.

Liquor licenses and taxes formed 13.4 per cent of the general revenues in the cities of Ohio and 10.2 per cent in the cities of California. New York City received \$1,927,300; Chicago, \$7,252,687; and Philadelphia, \$1,969,459 from this source. The only other cities deriving more than \$1,000,000 from liquor licenses were St. Louis, Boston, Cleveland, San Francisco and Cincinnati.

Business licenses formed 29.9 per cent of the general revenues in the cities of Alabama, while general property taxes formed only 5.1 per cent, an unusual condition among the cities of the United States. Business licenses also formed a large percentage, 14.5, of the general revenues of the cities of Georgia.

In most cities sewer, pavement and similar public improvements are paid for in the main from the general property tax, but there is a marked variation from this practice in several cities, especially of the west. Oklahoma City received more money from special assessments than from taxes and other general revenues, and New York City received \$10,029,183 and Chicago \$4,765,393 from the same source.

The proportion of receipts from taxes and other general revenues for special assessments was as follows: Oklahoma City, 16.41 per cent; Seattle, Tacoma, and Spokane, Wash., 75.8, 68.5, and 38, respectively; Oakland, 43.9 per cent; Superior, Wis., 41.3 per cent; Joplin, 36.2 per cent; and Kansas City, Mo., 26.7 per cent. Comparatively low tax rates for most of the cities are accounted for by large receipts from special assessments.

BUSINESS NOTES

The hot weather and the stringent money market have combined to bring about a period of lifelessness in local stocks. Brokers report very little doing in any of the home list. Several bids have been made, however, for the favorites in the list, which have changed the quotations. The following are the latest:

Amalgamated Sugar, pf.	98.50
Amalgamated Sugar Co., com.	200.00
Con. Wagon & Machine Co.	125.00
Continental Life Insurance	88.00
Continental National Bank	140.00
Deseret National Bank	200.00
Deseret Savings Bank	825.00
First National Bank, Ogden	347.50
First National Bank, Murray	140.00
First National Bank, Logan	125.00
Home Fire Insurance Co.	299.50
H. J. Grant & Co.	130.00
Lewiston Sugar	20.00
Merchants bank	95.00
National Bank of the Republic	180.00
Nepht National Bank	120.00
Ogden Savings Bank, Ogden	200.00
Pinegrove National Bank, Ogden	250.00
Provo Com. & Savings Bank	100.00
Rocky Mtn. Bell Telephone Co.	50.00
Salt Lake Security & Trust Co.	48.00
State Bank of Utah	238.00
Thatcher Bros. Bk'g Co., Logan	157.50
Utah Bk'g Co., Lehi and Am. Pk.	140.00
Utah Idaho Sugar Co.	8.40
Utah National Bank	140.00
Utah Implement Vehicle Co.	100.00
Utah Savings & Trust Co.	112.00
Walker Bros. Bankers	250.00
Western Loan & Savings Co.	15.00
Z. C. M. L.	214.00
Z. C. Home Bldg. & R. Co., pf.	1.00
Z. C. Home Bldg. & R. Co., com.	1.00

BONDS (all accrued interest).

C. R. & P. Co.	98.00
Sumpter Valley railroad	97.50
Utah Light & Railway	97.50
Utah Light & Power (4)	72.50
Utah Light & Power (5)	91.00
Utah County Light & Power Co.	100.00
Utah Sugar Co.	102.00

A FRIGHTFUL WRECK

of train, automobile or buggy may cause cuts, bruises, abrasions, sprains or wounds that demand Bucklen's Arnica Salve—earth's greatest healer. Quick relief and prompt cure results. For burns, blisters, sores of all kinds, eczema, chapped hands and lips, sore eyes or corns, its supreme. Surest cure. 25c at Z. C. M. I. Drug Dept., 112-114 Main St., Salt Lake City.

A wealth of shade and cool breeze are yours at WANDAMERE.

Go to Saltair Today.

ARE YOU LUCKY?

\$5.00 Gold piece given away every Saturday evening at Wanda's Candy Kitchen. Every 25c purchase included in this big offer.

Right service, right prices, right place to dine, Cafe, Saltair.

Pure Drugs and Prescriptions our specialty. Hallday Drug Company.

Unlimited accommodations for bathing at Saltair, 1,100 rooms, 5,000 suits.

terprises, such as water-supply systems, toll bridges, etc. New York City realized \$1,604,056; Chicago, \$5,127,401; and Philadelphia, \$4,368,213. The only cities of less than 300,000 inhabitants which received more than \$1,000,000 from this source were Jersey City, Los Angeles and Seattle. Chicago derived \$2,356,275 from privileges or taxes for the use of the public highways. New York City derived a little over one-half as much money from the same source. A majority of the cities receive comparatively small amounts of revenue from public-service corporations for the privilege of using the public highways.

From a careful analysis of payments and receipts it is found that all of the 158 cities, except Jersey City, Yonkers and Montgomery, received enough money from taxes and all other revenues during 1908 to meet their payments for expenses and interest, but that only 29 cities raised enough money from revenue to pay for all of their outlays. In addition, over a series of years it is undoubtedly the policy of every city, the report states, to finance a considerable portion of its outlays, or how works, from bond issues, and it is also clear that the proportion of the outlays met from bond issues shows a tendency to increase. All outlays must eventually be met from revenues, and it is undoubtedly good financial policy for cities to pay for a considerable proportion of the outlays each year from revenues. In 1902 the excess of receipts from revenues over payments for expenses and interest was sufficient to pay for 65.4 per cent of the outlays for 1903. For 1907 such excess was sufficient to pay for only 45.8 per cent and for 1908 for 49.1 per cent of the outlays.

THOSE PIES OF BOYHOOD

How delicious were the pies of boyhood. No pies now ever taste so good, what's changed? The pie? No. Its you. You've lost the strong, healthy stomach, the vigorous liver, the active kidneys, the regular bowels. Your digestion is poor and you blame the food. What's needed? A complete toning up by Electric Blitters of all organs of digestion—Stomach, Liver, Kidneys, Bowels, etc. They'll "renew" your boyhood appetite and appreciation of food and fairly saturate your body with new health, strength and vigor. 50c at Z. C. M. I. Drug Dept., 112-114 Main St., Salt Lake City.

Bathing at Saltair never better.

Telephones 555, either phone, for a copy of the Rental Bulletin. Ask today.

Why not dine at Ship Restaurant, Saltair?

Good floor, good music, WANDAMERE Dancing Pavilion.

ANNUAL CANADA EXCURSION

August 4th.

Via Oregon Short Line. Special low round trip rates to Raymond, Magrath, Cardston and other points. Rates will be reduced after parties desiring reservations should communicate early with O. S. L. agents. City Ticket Office 156 Main street.

Bathe and dine at Saltair.

COLUMBIA CONSERVATORY OF MUSIC

offers excellent courses on the Piano, Organ, Violin and Guitar. It's new, it's practical. Easy payments. Write, or call and receive particulars. Bel 2105. 521 Constitution Bldg. Ind. 928.

Cool WANDAMERE Tonight.

No banquet too large, no party too small, Ship Restaurant, Saltair.

Saturday and Monday SPECIALS

Dry Goods Special

Best Grade Calicoes 53c
12 1/2c Best Grade Percales 8c
Striped Foulard Lawns, 25c values 10c
Tokio Silks, worth 75c, for 29c
All Cotton Challies, 53c

Saturday and Monday Specials in the Millinery Department

100 Bolts, No. 100, all Silk Ribbon, worth 25c to 35c a yard, for 5c a yard.

All Ladies' and Children's HATS, just One-Half cost price.

A 3 glass mirror, given to every lady on tomorrow and Monday.

Willow Plumes, all colors, 25 per cent for Saturday.

Grocery Special

The best straight grade flour in the market, hundred only \$2.35
3 cans good corn for 35c
3 cans Good Crest tomatoes, for 25c
Fine quality canned peas, can 10c
Honeyuckle Milk, per dozen 50c

Furnishing Special

Suspenders, were 35c, Saturday and Monday Special 19c
Black Sox, were 19c, Saturday and Monday Special 5c
Boys' Cardigans, were 35c, Saturday and Monday Special 25c
Work Shirts, were 75c, Saturday and Monday Special 45c
Men's Overalls, were \$1.00, Saturday and Monday Special 69c
Fancy Sox, (Silk Embroidered), were 35c, Sat. and Mon. Special 15c

Shoe Special

Our shoe department is one of the great attractions of this sale. Every pair of shoes we offer is worth almost double what we ask for them.

Patent Leather Pumps, worth \$2.50, now \$1.95
Ladies' Gun Metal Pumps, worth \$2.50, now \$1.95
Ladies' Suede Oxfords, worth \$3.50, now \$2.49
Ladies' Kid Oxfords, worth \$2.75, now \$1.95
Misses' and Children's Patent Leather Pumps, worth \$1.50, now \$1.25
Little Girls' Oxfords, 3 1/2 to 12, worth \$1.75, now \$1.25
Boys' Calf Shoes, worth \$2.00, now \$1.50
Youths' Calf Shoes, worth \$1.75, now \$1.25
Men's Work Shoes, worth \$2.25, now \$1.75

Parents will save money by buying Children's shoes now. Later on they will cost more money.

Notion Special

1,000 assorted lot of Belts, 25c, 35c, 75c values, choice for \$1.20

Clothing Special

MEN'S SUITS, worth \$22.00, now \$10.98
MEN'S SUITS, worth \$19.99, now \$8.98
MEN'S PANTS, worth \$2.00, now \$1.25
MEN'S WORK PANTS, worth \$1.25, now 98c

We will sell \$1.50 and \$1.25 garments Sat. only 98c
Ladies' fine grade corsets, \$1.50, \$1.25 values 98c
Fine grade corsets, 75c value 59c
Ladies' fine lisle finish hose, 15c values 8c
Ladies' black geneva silk hose, 35c values 25c
Children's lisle and lace socks, selling for 5c

Peoples Cash Dept. Store

Cor. Richard and First South St.

Synopsis of the Annual Statement for the Year Ending December 31, 1909, of the Condition of the

PHILADELPHIA LIFE INSURANCE COMPANY

The name and location of the Company, The Philadelphia Life Insurance Co., Philadelphia, Pa.
Name of President, A. J. Maloney.
Name of Secretary, Wm. H. Hubbard.
The amount of its capital stock is (authorized) \$1,000,000.00
The amount of its capital stock paid up, \$60,320.00
The amount of its assets is 1,392,535.95
The amount of its liabilities (including capital) is 1,729,314.15
The amount of its income during the preceding calendar year 907,440.73
The amount of its expenditures during the preceding calendar year 48,320.90
The amount of losses paid during the preceding calendar year 201,615.15
The amount of risk written during the year 4,490,276.00
The amount of risks in force at the end of the year 20,209,914.00

State of Utah, Office of the Commissioner of Insurance, ss.
I, George B. Squires, Commissioner of Insurance of the State of Utah, do hereby certify that the above named insurance company has filed in my office a detailed statement of its condition, from which the foregoing statement has been prepared, and that the same, as far as in all other respects complied with the laws of the state relating to insurance. In testimony whereof, I have hereunto set my hand and affixed the seal of the insurance department, this 26th day of July, A. D. 1910.
GEORGE B. SQUIRES, Commissioner.

By Willard Dons.

The Philadelphia Life Insurance Company desires the services of reliable and energetic solicitors, but not essential, a commission and renewal contracts to be made direct with home office. Solve the problem of present and future remunerative employment with a company that always has and always will stand for the highest business ideals. Our record stands unequalled in life insurance business. Our rates are lowest and most economical. For full particulars, see William Eard, Supervisor Utah Agencies, New House Building, Salt Lake City.

Excursions East.

Via Oregon Short Line. Special low round trip rates to Raymond, Magrath, Cardston and other points. Rates will be reduced after parties desiring reservations should communicate early with O. S. L. agents. City Ticket Office 156 Main St.

Insurance against sickness. Bathing at Saltair now at best.

5 KINDS—GOOD COAL

HOW MUCH

Money are you going to save on coal? Rates advance Aug. 15. Better order a few tons.

5 kinds at \$5.50 Per Ton.

JEREMY FUEL AND GRAIN CO.

Bel 4111, Ind. 4011.

76 No. 6th W.

\$5.50 per ton—Until Aug. 15

Utah and Wyoming Coal

Exclusive Agent.

KEMMERER & GUNN—QUEALY ROCK SPRINGS.

Coal when you want it. Office 160 So. Main Street. Yards 8th So. and 2nd West.

P. J. MORAN, General Manager. T. J. O'BRIEN Gen'l Sales Agt.

Smith's Famous White Dove Flour.

WE CAN SHOW YOU.

When we are solicited for business we say "SHOW US." That is precisely what we expect to do for clients who place their orders with us. SHOW US if you turn over your bills to us. WE GET THE MONEY.

Wallace Law and Adjustment Co. John J. Wallace, Manager. 323-43 D. P. Walker Bldg. Phone 1062. Established 1898. Salt Lake City, Utah.

Consolidated Fuel Co.

Jesse H. White, Gen'l Sales Agt., Salt Lake City, Utah.

HIWATHA COAL

Those are the prices of our newest Leyson Special 17 jeweled thin model watches for men.

Phone 65

For the Correct Time.

LEYSON

125 MAIN ST. SALT LAKE CITY

BEGIN NOW

If you have never used The Bell Telephone you have no idea of the value of superior telephone service.

Reasonable Rates Unexcelled Service Universal Connections

We can deliver the following kinds of coal promptly.

Aberdeen Diamond
Hiwatha Clear Creek
Castle Gate Rock Springs

Both Phones 49. 153 Main St.

Citizens Coal Co.

We can deliver the following kinds of coal promptly.

Aberdeen Diamond
Hiwatha Clear Creek
Castle Gate Rock Springs

Both Phones 49. 153 Main St.

Don't Wait

Many young men and women promise themselves to open a bank account when they have saved some definite amount. Some of them reach the determined upon sum. More of them don't. The money slips away in dribbles and the good resolution is forgotten in time. Possibly also the habit of waste is formed instead of the habit of thrift.

To all who have determined to open a bank account: DON'T WAIT! Open it with what you have and soon you'll have the amount you decided on, and more, in the bank. Likewise you will be forming the prosperity habit of thrift instead of the penury habit of waste.

The National Copper Bank welcomes the deposits of those who believe there is sound sense in "Don't Wait."

The National Copper Bank

Constant Progress has been made in the business of Walker Brothers Bankers, resulting in increased deposits. Prompt, courteous service to all, whether accounts be large or small.

Checking accounts are invited.

Walker Brothers Bankers

Salt Lake City, Utah.

Established 1859.

Capital \$250,000
Surplus \$100,000

R. G. Dun & Co.

201 OFFICES.

The Mercantile Agency.

George Rust, General Manager, Idaho, Nevada, Utah and Wyoming. Office in Progress Building, Salt Lake City, Utah.